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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/708,580	03/12/2004	Perry A. Cohagan	60655.8000	2579
20322	7590	05/19/2005	EXAMINER	
SNELL & WILMER ONE ARIZONA CENTER 400 EAST VAN BUREN PHOENIX, AZ 850040001			KIM, AHSHIK	
			ART UNIT	PAPER NUMBER
			2876	

DATE MAILED: 05/19/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 10/708,580	<b>Applicant(s)</b> COHAGAN ET AL.	
	<b>Examiner</b> Ahshik Kim	<b>Art Unit</b> 2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 3/12/04 (initial filing of application).
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 12 March 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## DETAILED ACTION

### *Continuation Data*

1. Acknowledged this application is a continuation-in-part application of U.S. Serial No.  
5 09/764,688, filed on January 21, 2001, now US Patent 6,742,704, which claims the benefit of US  
provisional application 60/177,530 filed on January 21, 2000.

### *Claim Objections*

2. Claims 1-21 are objected to because of the following informalities:

10 Claim numbers are formatted [c1], [c2]....., which are improper. According to 37 CFR  
Rule 1.126, [] indicates deleted text. Therefore, it can be technically interpreted that presented  
claims do not have claim numbers. Applicant is encouraged to use "Claim 1", Claim 2"..... or  
"1.", "2." ..... for claim numbers.

Appropriate correction is required.

15

### *Claim Rejections - 35 USC § 102*

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the  
basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

20 (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on  
sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 1-7 are rejected under 35 U.S.C. 102(b) as being anticipated by Taylor (US  
5,578,808, hereinafter "Taylor").

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Re claim 1, Taylor discloses a multi-service card (see abstract) wherein a user can select a service vendor and perform a desired transaction (see steps 194 thereafter in figure 7) (col. 1, lines 32+; col. 2, lines 25+). The card not only can hold multiple financial accounts, but can include data such as medical record, insurance information, driver's license or biometric information (col. 5, lines 42+). The card can also be used as a fair card for mass transit (col. 5, lines 39-40).

Re claims 2-4, although not explicitly stated, it is understood that a mass transit includes a bus, subway or train. When the rider's account is debited, it suggests that the vendor's account is credited.

Re claims 5-7, the card also keeps track of bonus/loyalty points such as mileage account which can be redeemed for purchases (col. 5, lines 5-13). It is also known that bonus mileage can be used in purchasing other items or used in car-rentals.

Claims 8-9 are rejected under 35 U.S.C. 102(b) as being anticipated by Fredregill et al. (US 5,923,016, hereinafter "Fredregill").

Fredregill discloses a computer implemented consumer transaction point (loyalty) system (see abstract) wherein a group of retailers in a particular area (see col. 1, lines 15+) participate in the system. Obviously, the same retailers outside designated locations are non-participants. A consumer may earn bonus points in participating store A can go to another participating store B and redeem the points. Accrued points, when redeemed, assumes a monetary value for actual purchases made.

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6. Claims 10-14, 16, and 18-21 are rejected under 35 U.S.C. 102(b) as being anticipated by Brake, Jr. et al. (US 6,032,136, hereinafter "Brake").

Re claims 10 and 16, Brake discloses a transaction card system wherein the card can be used as a transaction card and also as a credit card (see abstract). The service can be provided by a plurality of service providers (col. 2, lines 43-58). The agreed service providers are in a partner relationship among them. When a card is used both as a transaction card and a credit card, both primary party's and the primary party's service partners are provide to the customers (see figure 2; col. 5, lines 30+).

Re claim 11, the card-holder can activate both transaction card and credit card by calling one customer service site (col. 4, lines 62+).

Re claims 12 and 13, the service provided can be purchasing gasoline or telephone calling time. In the embodiment of gasoline purchase, the bill is sent to the purchaser's address, implying that the gasoline company keeps customer's account.

Re claim 14, the reward points can be earned by purchasing from the partners with consumer's credit (col. 1, lines 29-48; col. 3, lines 12-28)

Re claims 18-21, it is the Examiner's view that the methods recited in these claims appear to be generic process of replacing, canceling, or transferring a card account.

### ***Claim Rejections - 35 USC § 103***

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person

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having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. This application currently names joint inventors. In considering patentability of the  
5 claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various  
claims was commonly owned at the time any inventions covered therein were made absent any  
evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out  
the inventor and invention dates of each claim that was not commonly owned at the time a later  
invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c)  
10 and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

9. Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Brake, Jr. et al.  
(US 6,032,136) in view of (US 5,923,016).

See paragraph 5 above.

15 10. Claim 17 is rejected under 35 U.S.C. 103(a) as being unpatentable over Brake, Jr. et al.  
(US 6,032,136) in view of Downing et al. (US 5,963,647).

Brake's teachings have been discussed above. Brake, however, fails to specifically teach  
or fairly suggest of considering anti-terrorism information when extending credit.

Downing teaches a system and the methods for transferring funds (see abstract) In  
20 determining approval for transfer, sender's identity is checked for international terrorism identity  
check (col. 6, lines 48-58).

In view of Downing's teaching, it would have been obvious to an ordinary skill in the art  
at the time the invention was made to incorporate well-known anti-terrorism check to the  
teachings of Brake in order to prevent potential terrorist activities involving credit/financial

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transactions. In approving someone for credit, a basic identity check is performed. In times of increasing terrorism, one ordinary skill in the art would be motivated to screen terrorist activities at root causes if possible. Issuing a credit card, or driver's license without anti-terrorism checking would be a big loophole one should not overlook.

### Conclusion

I. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure: Chen et al. (US 6,549,912); Stanford et al. (US 6,375,084); Lee et al. (US 6,003,014) disclose transaction card systems. Applicant is respectfully suggested to carefully review these references.

II. Any inquiry concerning this communication or earlier communications from the examiner should be directed to *Ahshik Kim* whose telephone number is (571)272-2393. The examiner can normally be reached between the hours of 6:00AM to 3:00PM Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571)272-2398. The fax number directly to the Examiner is (571)273-2393. The fax phone number for this Group is (703)872-9306.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [ahshik.kim@uspto.gov].

*All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.*

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-0956.



Ahshik Kim  
Patent Examiner  
Art Unit 2876  
May 13, 2005